

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

KENNETH ALLEN RENEAU
AMY ELIZABETH RENEAU

CASE NO: 10-70037-HDH-13
HEARING DATE: 10/20/2010
HEARING TIME: 10:00am

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount
023 0 U	SEARS HOLDINGS HR SUPPORT CENTER	\$980.66
026 0 U	US CELLULAR	\$1,294.08
040 0 U	MONCOR MORTGAGE	\$4,000.00

Trustee Clm#	Creditor Name	Scheduled Amount
025 0 U	TEXHOMA FINANCIAL SERVICES	\$100.00
028 0 U	WFCB/HSN	\$272.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
SECURED CREDITORS							
009 0	CAPITAL ONE AUTO FINANCE	2004 CHEVY PU	\$12,675.09	\$11,304.00	9.00%	60	\$245.09 PAID BY TRUSTEE
	Extended term to 60 months. See modification below.						
011 0	WICHITA COUNTY	2009 PROPERTY TAXES	\$4,124.17	\$171,877.00	12.00%	60	\$99.02 PAID BY TRUSTEE
	Extended term to 60 months. See modification below.						
011 1	WICHITA COUNTY	2010 PROPERTY TAXES	\$3,856.00	\$171,877.00			PD DIRECT BY DEBTOR
	Not provided for in confirmed plan. See modification below.						
018 0	HSBC AUTO FINANCE	2008 EXPEDITION	\$40,899.97	\$40,899.97	9.00%	60	\$903.73 PAID BY TRUSTEE
	Extended term to 60 months. See modification below.						
022 0	MONCOR MORTGAGE	HOME EQUITY LOAN	\$0.00	\$176,477.00			PD DIRECT BY DEBTOR
031 0	WELLS FARGO FINANCIAL TEXAS INC	DIRECT PMTS--STAY LIFTED	\$113,254.21	\$167,949.83			STAY LIFTED
033 0	CAPITAL ONE AUTO FINANCE	2007 CALIBER	\$7,878.99	\$7,878.99	9.00%	60	\$174.47 PAID BY TRUSTEE
	Extended term to 60 months. See modification below.						
034 0	SILVERLEAF RESORTS INC	TIME SHARE	\$6,084.39	\$6,570.00			SURRENDERED
057 0	WELLS FARGO FINANCIAL TEXAS INC	ARREARS THRU --STAY LIFTED	\$1,250.00	\$0.00			STAY LIFTED

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/BANK OF AMERICA	\$4,403.80	009 1 U	CAPITAL ONE AUTO FINANCE SPLIT CLAIM/2004 CHEVY PICKUP	\$1,371.09
010 0 U	CAPITAL ONE BANK USA PURCHASES	\$3,842.94	014 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/GEMB CHEVRON AND TEXACO	\$954.63
015 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/GEMB JC PENNEY	\$1,487.03	017 0 U	GEMB MONEY BANK PURCHASES/GEMB LOWES PLATINUM VISA	\$180.78
019 0 U	HSBC BANK NEVADA PURCHASES	\$1,036.27	020 0 U	LVNV FUNDING SERVICES/MCI	\$231.97
021 0 U	AMERICAN INFOSOURCE LP AS AGENT FOR PURCHASES/LANE BRYANT	\$122.56	024 0 U	CANDICA PURCHASES	\$972.39
027 0 U	AMERICAN INFOSOURCE LP AS AGENT FOR PURCHASES/VICTORIAS SECRET	\$1,180.30	029 0 U	AMERICAN INFOSOURCE LP AS AGENT FOR PURCHASES/BEALLS	\$440.10
030 0 U	AMERICAN INFOSOURCE LP AS AGENT FOR PURCHASES/NEW YORK AND CO	\$271.36	035 0 U	CAPITAL ONE BANK USA PURCHASES	\$1,684.01
037 0 U	HSBC BANK NEVADA PURCHASES	\$685.59	038 0 U	HSBC BANK NEVADA PURCHASES	\$427.20
039 0 U	HSBC BANK NEVADA PURCHASES	\$380.14	062 0 U *	SOUTHWESTERN BELL TELEPHONE COMPANY SERVICES	\$147.27

Not provided for in confirmed plan.

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

All creditors shall be treated over a 60 month plan term.

The secured claim filed by Wichita County for \$7,980.17 shall be valued at \$171,877.00 and broken down as follows: The portion of the claim for 2009 taxes in the amount of \$4,124.17 shall be paid through the plan over 60 months at 12% interest with a payment of \$99.02 per month. The portion of the claim for 2010 taxes in the amount of \$3,856 shall be paid direct.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/20/2010 AT 10:00am CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 9/8/2010

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AMERICAN INFOSOURCE LP AS AGENT FOR WORLD FINANCIAL NETWORK NATIONAL BK PO BOX 248872 OKLAHOMA CITY OK 73124
ASCENSION CAPITAL GROUP PO BOX 201347 ARLINGTON TX 76006
BANK OF AMERICA 4060 OGLESTOWN/STAN NEWARK DE 19713
CANDICA C/O WEINSTEIN & RILEY 2001 WESTERN AVENUE STE 400 SEATTLE WA 98121
CANDICA C/O WEINSTEIN & RILEY PO BOX 3978 SEATTLE WA 98124
CAPITAL ONE 6125 LAKEVIEW ROAD, STE 800 CHARLOTTE NC 28269
CAPITAL ONE AUTO FINANCE 3901 N DALLAS PKWY PLANO TX 75093
CAPITAL ONE AUTO FINANCE C/O ASCENSION CAPITAL GROUP PO BOX 201347 ARLINGTON TX 76006
CAPITAL ONE AUTO FINANCE PO BOX 201347 ARLINGTON TX 76006
CAPITAL ONE BANK USA BY AMERICAN INFOSOURCE LP PO BOX 71083 CHARLOTTE NC 28272
CITY OF WF, WFISD AND WICHITA COUNTY C/O PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307
COMMUNITY STATE BANK PO BOX 3910 TUPELO MS 38803
DEVLIN NAYLOR & TURBYFILL 4801 WOODWAY SUITE 420 WEST HOUSTON TX 77056
EXECUTIVE SERVICES 1200 AUSTIN ST WICHITA FALLS TX 76301
GEMB CHEVRON ATTENTION BANKRUPTCY PO BOX 103106 ROSWELL GA 30076
GEMB MONEY BANK RECOVERY MANAGEMENT SYSTEMS CORPORATION 25 SE 2ND AVE STE 1120 MIAMI FL 33131
GEMB/ LOWES DC ATTENTION: BANKRUPTCY PO BOX 103106 ROSWELL GA 30076
GEMB/JC PENNY ATTN BANKRUPTCY PO BOX 103106 ROSWELL GA 30076
HOLIDAY HILLS 2380 E HWY 76 BRANSON MO 65616
HSBC AUTO FINANCE BANKRUPTCY NOTICES PO BOX 17909 SAN DIEGO CA 92177
HSBC AUTO FINANCE PO BOX 201347 ARLINGTON TX 76006
HSBC AUTO FINANCE PO BOX 60130 CITY OF INDUSTRY CA 91716
HSBC BANK NEVADA C/O PRA RECEIVABLES MANAGEMENT PO BOX 12907 NORFOLK VA 23541
HSBC BANK/BANKRUPTCY PO BOX 5253 CAROL STREAM IL 60197
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
JC PENNEY PO BOX 533 DALLAS TX 75221
KENNETH ALLEN RENEAU & AMY ELIZABETH RENEAU 4705 STANSBURY LN WICHITA FALLS TX 76310
LANE BRYANT RETAIL 450 WINKS LANE BENSEM PA 19020
LVNV FUNDING C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603
LVNV FUNDING PO BOX 10587 GREENVILLE SC 29603
MONCOR MORTGAGE 15301 SPECTRUM DRIVE STE 405 ADDISON TX 75001
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
SEARS HOLDINGS HR SUPPORT CENTER PO BOX 2400 OMAHA NE 68103
SILVERLEAF RESORT PO BOX 358 DALLAS TX 75221
SILVERLEAF RESORTS INC 1221 RIVERBEND SUITE 120 DALLAS TX 75247
SOUTHWESTERN BELL TELEPHONE COMPANY % AT&T ATTORNEY JAMES GRUDUS ESQ ONE AT&T WAY ROOM 3A218 BEDMINSTER NJ 07921
TARGET NATIONAL BANK C/O WEINSTEIN & RILEY PS 2001 WESTERN AVENUE STE 400 SEATTLE WA 98121
TARGET NATIONAL BANK PO BOX 9475 MINNEAPOLIS MN 55440
TEXHOMA FINANCIAL SERVICES PO BOX 4508 WICHITA FALLS TX 76308
TRANSWORLD SYSTEMS INC PO BOX 15630 WILMINGTON DE 19850
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
US CELLULAR PO BOX 650684 DALLAS TX 75265
VICTORIAS SECRET PO BOX 182273 COLUMBUS OH 43218
WELLS FARGO FINANCIAL TEXAS INC 4137 121ST STREET URBANDALE IA 50323
WELLS FINANCIAL MORTGAGE 1800 S LOOP 288 STE 101 DENTON TX 76205
WFCB/HSN POB 337003 NORTH GLENN CO 80233
WFFNB-BEALLS PO BOX 182125 COLUMBUS OH 43218
WFNNB/NEW YORK & COMPANY 220 W SCHROCK RD WESTERVILLE OH 73081
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242